# Trading Departments

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## Institutions for the Blind

By W. H. THURMAN,

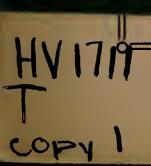
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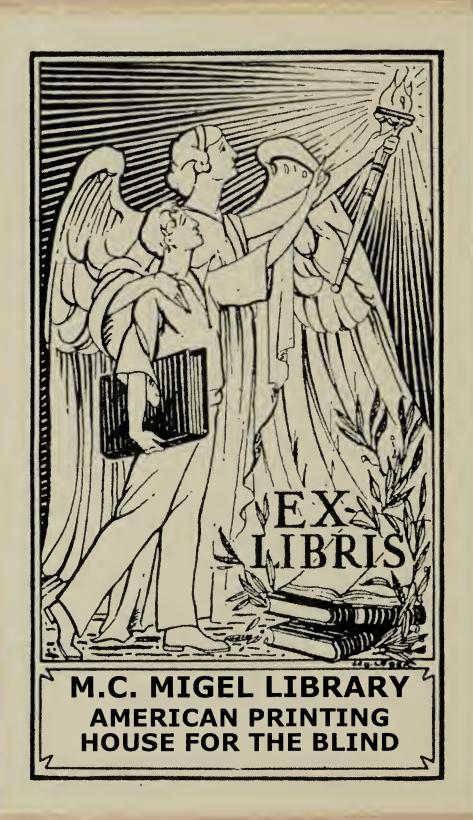
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ET it be clearly understood at the commencement of this article that it is not intended to cast reflections on the management of any workshops for the Blind; far from it, but rather to ventilate the subject, which, it is submitted, is a very important one. Neither is the fact overlooked that there is a work of charity being carried on in most, if not all, workshops for the Blind.

It will not be out of place here to touch upon the question of the training of the Blind, because it has a direct bearing upon the subject of this article. I will at once say that in my opinion blind children should begin their training and education as early as possible—even before the age laid down by Act of Parliament. I am bold enough to go so far as to advocate the reception into Institutions of pupils at the tender age of two years in certain cases. And why? Because much may be taught to blind infants as soon as they are able to toddle. Those who are parents know how easy it is to teach seeing infants who are below two years of age many duties which are very necessary, and which in the majority of instances of blind infants are not practised, either through ignorance or mistaken kindness on the part of parents. Many blind children of eight, nine and ten years have not been taught to dress themselves or to attend to their toilet; but it is not astonishing to those who are engaged in the training of the Blind to observe what little tots can do under careful tuition. Much more could be done if we could only get hold of them sooner; the benefit of an early training would be inestimable, and most discerned when the pupils arrive in their teens. Further, it would contribute in no small degree to the more effective work of "after-care."

Another important point in connection with the early training of the children is the one of hand-training. The most prominent Education Authorities of the country have long since arranged for children with normal sight to receive hand-and-eye training; surely the need of hand training for blind children is much more pronounced, with a view to successful training in the trades or the professions they are to take up. The age limit for the elementary education of seeing children being fourteen years, and for the Blind sixteen years, is evidence that the latter need a longer period of education than the former, but what are two years when consideration is given to the cause for this extension of time—viz.: blindness? A step in the right direction, and of the utmost importance, would undoubtedly be for legislation to make it possible to send totally blind children to residential schools when they are from two to five years of age. The special kind of training given on the Kindergarten principles has been found to be exceedingly beneficial to blind children; namby-pambyism, which is so often encouraged by fond parents, is at once suppressed, and gradually replaced by self-reliance. The difference between pupils who have been working under a Kindergarten curriculum and are transferred to a senior school, and those admitted into Institutions at ten to twelve years of age, and who have thus lost from five to seven years' training, is most marked. This speaks volumes for the Kindergarten training of the very young blind.

For many years a system producing extremely satisfactory results has been in operation at the Birmingham Main Institution (where only pupils over Kindergarten age are received as residents), that is, the reviewing of the progress of pupils twice annually. approaching fourteen years of age, and those above that age, are interviewed individually by the General Superintendent and Secretary, in the presence of the heads of departments and trade tutors. Every pupil's progress is then discussed, and shorthand notes made by a blind typist as to success or failure, physical or mental defects, character and conduct, and especially as to suitability to continue the training in which the pupil is engaged. By this method it is possible to discover before it is too late whether a pupil is really going to be successful or otherwise, and it also acts as a stimulus for better work on the part of the pupil. The notes taken at these half-yearly interviews are carefully preserved and form an excellent medium of reference. It often happens that a pupil has to be transferred from one department to another before the trade for which he is most suited is discovered, unless, indeed, he is to become inefficient.

Before deciding the trade or profession in which a pupil is to be trained, the home circumstances of the family, and also the district in which the home is situated, should be carefully considered. It would clearly be unwise to train a pupil in brush-making, and expect him to take up this trade when his training is completed, if there is

no factory or workshop in which he could be found employment in the district of his home.

An opportunity is given at these interviews to admonish pupils when necessary, for misconduct, dilatoriness, etc.—not by any means a rare occurrence. Again, it does away with the possibility of a pupil having cause for complaint at the expiration of the training period, that he or she had not a fair chance of doing well, for, be it remembered, the pupils are encouraged to speak freely as to their wishes in regard to the work in which they are to be trained, and to "Out with it boldly," for "Truth loves open dealing."

What Workshop for the Blind is there not possessing inefficient workers—those who can earn but two or three shillings per week? I repeat that the system now referred to reduces to a minimum the yield of inefficient workers, and it therefore is one to be strongly advocated. A pupil is looked upon as "efficient" at the completion of training, if in the case of males he can earn at least 10s. per week at trades union rates, and in the case of females 5s. per week at trade rates. Thereafter he or she is considered to be an improver for some time—perhaps for one or two years.

Other points appertaining to training, and very important ones, are general deportment, gait and physical-culture. I am acquainted with not a few ex-pupils of Institutions where much might have been done to improve them in these respects; on the other hand, there are others who walk fearlessly, and in such a way as to defy the casual observer to detect that they are blind—that is, of course, the goal to aim at.

So much for the training. Now let us turn to-

TRADING.—Those interested in the welfare of the Blind are ever watchful for new work which could be undertaken by them. one possessing an intimate knowledge of the organization and administration of workshops in which blind persons are employed and paid at Trade Union rates will, I am perfectly convinced, agree that it is a very difficult task to make both ends meet, provided that trading is done on strictly business lines—that is to say, on the same basis as an ordinary factory for seeing persons. latter conditions the following "dead charges" would obtain: rent, rates, taxes, insurance, fuel, light, cleaning, postages, telephones, printing, advertising, stationery, depreciation, freightage, and stabling; salaries of trade manager, travellers, foremen and clerks; travelling expenses, and even a proportion of the salary of the General Superintendent, according to the amount of times he devotes to trade work, etc. The real motive for establishing and organizing workshops for the Blind on a commercial basis are without doubt of a high and noble nature, and should not be lost sight of. Briefly summarized, they are: to provide employment for those who are capable, and to prevent waste—regard being had to overlapping.

It must not be thought that I do not possess sympathy with the dreaded spectre of the mentally-defective blind, and of this I am quite sure, that many Institutions have such cases, possessing conditions of extreme sadness, to deal with. There is, however, no disguising the fact that a market does not exist for the products of the mentally-defective blind. And quite apart from the point of trading, the question of morals ought to weigh heavily. All that can be done for this unfortunate class is on the charitable side, so as to alleviate wherever it is possible their troubles and difficulties, which could be reduced to a minimum by segregation.

Another great difficulty to contend with is the bad atmosphere so often existing in the workshops, the workers being so susceptible to draughts, which is unquestionably due to the lack of physical effort while engaged in their respective occupations. Adequate and reasonable ventilation has an invigorating effect upon the workers, resulting in an increased output with the same expenditure for "dead charges," which really means a more satisfactory profit on returns.

To the casual observer the question naturally arises: "If conducted on sound business principles, why should there be a loss?"

The chief causes are:—

- (a) First and foremost, the blindness of the workers. Blindness has been well described as a "pure deduction," the blind person therefore being in many ways inferior to his sighted competitor as a producer.
- (b) Keen competition with articles made by machinery.
- (c) Sighted competitors working on their own account under conditions where the "dead charges" are particularly low, and Trade Union rates of wages rarely charged in the cost of the article.
- (d) Supervision of blind labour by sighted instructors, etc., etc. With regard to (b), it is of course quite out of the question for the Blind to be expected to manipulate complicated machinery, such as sighted persons use in ordinary factories.

As to (c), it must frankly be recognised that small business men have to exist, and it is not unreasonable for sighted "garret" men and blind outworkers to do their best to earn a living in their own particular way and on their own account; indeed, the blind outworkers should be encouraged in certain home occupations, such as boot-making and repairing, knitting, and piano-tuning and repairing.

Referring to (d), it is a fact beyond dispute that many blind workers would be unable to undertake the work they now do without the assistance given by sighted overseers, which is so essential, such as the shaping of baskets, the trimming and combing of mats, the finishing of brushes, the finishing of knitted garments, and the reviewing of typewriting.

There are other causes, but those which have been enumerated are sufficient to show the difficulties which are certainly not applicable to ordinary businesses where seeing persons are employed.

Contingent with this there is a point of the first magnitude, viz.: that a blind person having once been trained in a particular industry, and employed in a shop attached to an Institution, ought not to be discharged because there is a shortness of orders; it therefore behoves those who are responsible for the training of blind persons to arrange, wherever it is possible; for them to be trained in more than one occupation. As instances I give those trained as knitters: they should also be taught chair-caning. Basket makers should in like manner be taught to re-seat chairs; and in just the same way, several branches in the brush department ought to be taught to pupils taking up brush-making. The question of the constant employment of a blind person who has been trained in a particular trade, however, bordering as it does on charity, will not be dilated upon here, yet it is one of sufficient importance to justify a reference in passing.

TRADES TAUGHT AND PRACTISED.—Let us consider for a moment what are suitable trades and professions for the capable blind. Quite a number are taught, and taught well too, as follows:—

FOR MEN.

Basket-making.

Brush-making.

Boot-making (especially repairing).

Clog-making.

Cane chair-seating.

Rush chair-seating.

Carpentry.

Mattress-making.

Massage.

Mat-making (coir and wool).

Music (as a profession).

Piano-tuning and repairing.

Shorthand and typewriting.

Telephony.

Gardening, Poultry Farming, etc.

Printing, Stereotyping, etc.

FOR WOMEN.

Basket-making.

Brush-making.

Cane chair-seating.

Knitting (machine and hand).

Laundry Work.

Massage.

Mattress-making.

Music (as a profession).

Piano-tuning.

Shorthand and typewriting.

Telephony.

Weaving.

Gardening, Poultry Farming, etc.

Bookbinding.

Domestic Service.

The Blind are also trained, in several Institutions, to become Elementary School Teachers. It is well known, too, that many blind persons add considerably to their incomes by holding agencies for tea, coffee, cocoa, etc. Those who are intelligent may easily develop a tea agency by which a very satisfactory income may result. I know this is so, being acquainted with a few who do well at this peripatetic form of employment, but I do not feel that it ought to

be generally or greatly encouraged. What surprises me is that more has not been done to foster insurance agencies; there are so many branches, and the work could be done by a totally-blind person, more especially with the aid of sighted friends.

It may be of interest to know the results in Birmingham of the particular sections of trade referred to above. We have no room for "slackers," the industrious blind only being catered for. It would be interesting to know how other towns have been affected.

BASKET-MAKING.—In my judgment this has had its day; it may have been a suitable trade years ago, and even now in certain districts, but looking closely into the facts existing in Birmingham I am forced to the conclusion, generally speaking, that it is now unsuitable for the Blind. True, blind people can make baskets—no one will deny that—but something more is needed than being able to make them. Can blind persons compete with seeing persons, or rather, can they earn a living wage at this industry? I unhesitatingly say "no." This assertion is made after careful consideration has been given to the question, and from experience in workshops attached to a Blind Institution in a busy town where about thirty hands are employed solely in this work, and also after coming into contact with those who have been trained as basket-makers and have set up in business on their own account. There are, of course, a few glorious exceptions; these stand out most prominently, and why? Because they embarked on their own account years ago, or happen to reside in a particularly favourable district. One has only to examine the beautiful work in the basket industry which is done abroad, and compare the prices with those of the British products, when it will be found that the work is so neatly and exquisitely done as to challenge competition, even by the British seeing worker, not to say anything about the price of the article, which as a rule is very low indeed. This is due in no small measure to the Saxon System existing on the Continent, where families, comprising members of all ages from five to eighty, are engaged in this particular work for many hours a day, and their market is not regulated by Trades Union rates and other social conditions. These latter remarks apply to the fancy work, rather than to the heavy and brown work done in most Institutions, such as laundry and travelling baskets, potato pots, etc. There are other kindred articles made by the Blind, but, broadly speaking, the profit is very small, and not nearly sufficient to meet "dead charges." So strongly do the Committee of the Birmingham Institution feel that the basket trade should not be encouraged, that it is their intention to reduce the number of workers in that Department as opportunities arise.

BRUSH-MAKING.—There are many kinds of brushes made, but those most suitable for blind workers are: all kinds of wire-drawn

brushes, bass brooms and rotary brushes, polishing brushes used extensively in factories (especially in those where bicycles and accessories are made), and wire brushes for foundry purposes.

The Brush Department in Birmingham is the largest we have, and certainly the most profitable; but too much stress cannot be laid upon the fact that pupils should be taught more than one branch, as previously referred to in this article. The "dead charges" are not nearly so heavy as in the Basket Department, while the earnings possible for the blind workers compare very favourably with those in other departments. Keen competition, however, exists with sighted workers.

BOOT-MAKING.—Fairly satisfactory under sighted supervision, but not wholly so, even in repairs. More satisfactory results would be obtained by employing partially-sighted workers. It is, however, a trade that pays if there is a call for the work, such as orders for residential institutions.

CLOG-MAKING.—Satisfactory work for the partially-blind, but should not be taught to those who have no sight at all. Profit is fairly good.

CHAIR-SEATING.—Neither in cane nor rush can much be made out of this work. It is easy to learn, but more suitable as an occupation than an industry. Nevertheless, some hundreds of chairs are collected, re-seated, and delivered in Birmingham and the district annually. Very keen is the competition in this work by itinerant workers.

CARPENTRY.—An admirable subject for technical training, which ought to develop into an important department, especially in regard to inter-trading, which point will be dealt with later.

Mattress-making.—For women workers this is reputed to be quite satisfactory from a wage-earning point of view, but it is not taught or practised in Birmingham.

Massage.—This appears to be quite a suitable occupation for both men and women, and the fees provide a satisfactory income, although it may take a long time to work up a connection.

MAT-MAKING.—A satisfactory trade for blind men, easy to learn, but requiring a certain amount of physical exertion not necessary in other departments. The profits come second to those in the Brush Department.

Music.—When pupils are talented in this direction, and are determined to succeed, this is a decidedly satisfactory calling, the remuneration being quite good. I know of one blind woman who is organist and choir-mistress in a village church, has filled the post for many years, and adds to her income by teaching pupils the organ and piano, and also by tuning instruments and doing slight repairs.

This woman, although totally blind, performs all her domestic duties, even in regard to cooking and cleaning. We have many records of ex-pupils doing exceedingly well as organists and teachers of music. Quite a number have obtained a Diploma from the Royal College of Organists.

PIANO-TUNING AND REPAIRING.—I do not share the opinion of many of my colleagues that this is a most satisfactory employment for the Blind. It should always be taught as an adjunct to vocal and instrumental music. From information obtained, there are many doing very badly as piano tuners and repairers, but there are exceptional cases of great success.

SHORTHAND AND TYPEWRITING.—This is certainly an excellent form of employment, always provided there is a sighted overseer who is sympathetically inclined towards the typist. Much more could be done in finding employment for blind typists if only public opinion could be educated to realise that the blind are well worthy of a trial. This latter remark also applies to Telephony.

It is suggested that the facilities for securing employment afforded by the Labour Exchanges should be embraced.

KNITTING.—A most excellent industry for capable blind women, which ought to pay its way, but I am not satisfied that it provides remunerative work for the Blind in their homes.

ELEMENTARY SCHOOL TEACHERS.—I am probably treading on dangerous ground, but it is well to be candid. My opinion is that too many should not be encouraged to take up this work, as otherwise some will be doomed to disappointment. I firmly believe that every school should possess at least one totally-blind teacher for ordinary class subjects, in addition to blind teachers for special subjects, but I do not think it would be wise to staff a school completely with blind teachers.

LAUNDRY WORK.—This subject is passed with a short comment to the effect that it appears to be a suitable employment for the Blind, and especially those who have some measure of sight. It could be well dovetailed into the Trading Department of an Institution—particularly where there are a number of resident pupils.

TELEPHONY.—This should be taught as an adjunct to shorthand and typewriting, and there appears to be no reason why a distinct success should not be made of this work. The only difficulty would be in the blind person securing an opportunity to prove his or her ability. This latter remark also applies to typewriting and shorthand.

Weaving.—Undoubtedly an excellent occupation, but it is questionable whether there is much or any profit in it. In Institutions where weaving is not taught, and where resident scholars are received, an effort ought to be made towards inter-trading.

Gardening, Poultry-rearing, etc.—I feel quite certain that were opportunities afforded these would find a place among the most favourable callings for the partially-blind. There must be a large number of people with very defective vision who could quite satisfactorily perform the necessary duties in regard to farming—especially in poultry and cattle-rearing, dairy work, etc. Here is an excellent opportunity for some philanthropically-disposed person to prove the case.

Printing, Stereotyping, and Bookbinding.—Stereotyping provides highly suitable and remunerative employment for a few educated and skilled blind persons. The production of books by hand can never be practised as a sole means of livelihood, but is useful for filling in spare time.

Bookbinding and kindred occupations in publishing houses of embossed literature form very suitable work for blind girls.

Domestic Service.—A number of young women have been trained as domestics, and in several instances have proved successful, but it is in consequence of their possessing a good measure of sight. Great care should be exercised in selecting pupils for this work. I have in mind a number of cases that have turned out to be complete failures.

The figures below will probably be of interest as to the weekly earnings of day workers who are paid for piecework. They are for workers employed in the Birmingham Institution workshops, Trade Union rates for the district being paid when such exist:—

						MEN.	WOMEN.
Baskets	•••		•••		•••	13/5	6/4
Brushes	•••	• • •				14/4	6/1
Mats	•••	• • •	• • •		•••	13/6	
Boots			•••			12/6	
Knitting			•••	• • •	•••		8/6
Piano Tui	ning ar	23/-	<u>-</u>				
The Typi	sts (wo	omen)	are pai	d a we	eekly	*	
			6/- to 1		•		
			•	•			

The wages of day workers are augmented, on a graduated scale, in every instance where a man earns less than 21s. per week and a woman less than 14s. This assistance is from the charitable side of the Institution, and is not, therefore, a charge upon the Trading Department.

SALES. It is assumed (and rightly so) that the most beneficial results are obtained by conducting a business on up-to-date principles. Where business is concerned it is disastrous to be content or to remain stagnant: this applies with great force to the Trading Departments of Institutions for the Blind.

Doubtless, unrivalled opportunities prevail for Institutions to obtain orders, because of the public sympathy exhibited towards blind workers. I could quote facts justifying this assertion, but am satisfied that the statement is of such common knowledge that it

need not be amplified. The quality of the goods and the prices should of course be equal to those of other firms.

Now let us see how the goods can best be disposed of! The following suggestions are based on experience in this direction. Persistent efforts should be made to let the public know that the Blind need their help, and also to establish confidential relations between the public and the Institutions. This would have a tendency to assist in the arduous task of securing subscriptions and donations, and also to stimulate sympathetic interest in the employment of the industrious blind—I emphasise the word "industrious."

Now for the best means by which to acquaint the public! The most satisfactory way is undoubtedly to advertise. True, the method is expensive, but the experience in Birmingham proves that it pays. The enormous increase in Trade during the past few years is to be attributed to advertising. Every opportunity is embraced of informing the public of the work which the Blind can do; their interest is enlisted, their inquisitiveness encouraged, and they are told that the quality of the goods to be purchased is at least as good as that to be obtained elsewhere—yes, and in many instances better.

Lantern lectures dealing with the work form an excellent method of advertising. Last year, for instance, no less than 10,000 people heard my lectures on this subject, and it is reasonable to assume that three times that number would hear of the work among the Blind within a week of the lectures being given. In these lectures the subject of the prevention of blindness is dealt with, as well as all the phases of the work of educating, training and employing the The public are also invited to inspect the workshops and see the Blind at work, and a concert or gymnastic display is arranged. Invitations are freely issued, not with an idea of expecting heavy purchases at the time visits are made, but rather to keep the subject prominently before the public, and to impress upon them the reality that we cannot excel without their patronage. A fillip would be given to the endeavour to advertise in this way by inviting the Press to attend the entertainments; this was done years ago at Birmingham with conspicuous success at the time the concerts and entertainments were originated.

The public are encouraged to look upon the Institution with pride, and as belonging to them.

Another form of advertising is by the provision of Travelling Vans, with the name of the Institution prominently displayed on both sides and on the rear. This is probably the most unique form in existence of advertising for the Blind, and its value is much enhanced by the employment of at least one blind or partially-blind man for each van to take the goods round. It is also likely to influence legacies; I attribute the receipt of a large one at Birmingham to this system, as it aroused the interest of an aged and wealthy

gentleman living a few miles out of the city, who otherwise would have known little or nothing of our work among the Blind.

We have three vans, one accompanied by two men and two in charge of one man each. The takings of these three vans are £ 1,700 per annum.

Then the house-to-house canvassers for subscriptions and donations are prompted in regard to trade matters; advantage is also taken of printing on the envelopes left by the canvassers, both sides being utilised. To this may be traced a great increase in sales. Every opportunity of advertising is seized, even by printing on the back of the tickets issued when pennies only are collected. These advertisements are changed from time to time.

A traveller is engaged who is nearly blind. He is provided with a pony and trap, and is despatched to answer urgent enquiries, which are rigorously prosecuted, to take particulars of orders, and to "drum up" new customers; the maxim, "If customers will not come to us we must go to them," is kept to the fore. It is found better to supply goods direct to the users, thereby obtaining better profits than would be possible if dealing with factors. This method of trading also creates and maintains the interest of customers in the work of the Institution; it also influences subscriptions, donations, and legacies.

Last year's returns show that we employed, in round figures, 150 blind people, and this at a cost of £264 only, or less than £2 per head per annum; full time was found for all workers during the whole year. The blind employed by the Committee at Birmingham received in wages and salaries £5,112, and in augmentation £1,067, making a total of £6,179.

The test of public judgment, at times very severe, has been met, and we have not been found wanting. Of course, errors sometimes occur: in what large establishments do they not? But no effort is lacking when a complaint arises to deal with it promptly, courteously, and apologetically. Candid criticism is considered to be healthy and is consequently encouraged, bearing in mind that sterling merit will swim.

There are avenues of trade not yet exhausted which will be tapped in due course. When people recognise that we are determined to progress, and that our prices are favourable, orders will surely follow.

The sale of goods commanding the highest rates of profit should be pushed in preference to those which have to be sold at little above cost price.

Much assistance may be obtained by becoming affiliated with the Chamber of Commerce for the district. This is a means of coming in contact with business gentlemen of high repute, and of receiving valuable information and support in respect to trading. Orders should be declined when returns show a definite loss. This course I have adopted, especially in regard to G.P.O. baskets. It was found that we could not possibly see our money back on the repairs undertaken—in fact, there was a loss on the work, and I felt it to be my duty to refuse the orders.

Honest trading should be advocated; the results will be good. I have found it possible to reduce the selling prices of certain articles consequent upon altered conditions of production, and have informed customers accordingly, who have naturally been pleased, and have expressed their satisfaction in a practical way by sending orders for other goods. Over and over again appreciative letters have been received, together with repeat orders, which are attributed to the action referred to. When errors occur in invoices for goods sent to the Institution they are rectified. Such actions establish a bond of business friendship not easy to eradicate.

I must not forget to refer to the opportunities afforded for securing orders from Education Authorities, and from Boards of Guardians, when visits are made to the Institution by their representatives for the purpose of inspection. Some of our best customers are to be found in Public Bodies. Their patronage has been secured in a very simple way, that is, by pointing out how much their assistance would be appreciated by giving us opportunities to quote for the goods they require, and which the Blind make.

INTER-TRADING.—It is manifest that it would be a suicidal policy for all trades spoken of in this article to be taught and practised, irrespective of the size of the shops and the peculiar needs of the district. For instance, although in Birmingham it is found that basket-work under present circumstances is unprofitable, I am mindful that in other parts of the country it may be a satisfactory trade to encourage. And so with the brush-making—while it is good for Birmingham, in other towns it may be a complete failure. Again, it would be unwise to make ships' fenders in Birmingham.

What I should like to see extended is inter-trading. Although there is considerable trade passing between the several Institutions, I believe that much more could be done. Let me cite a case: We do not make mattresses in Birmingham, but I see no reason why a good trade in this branch should not be done in our city, and indeed in all large towns possessing, as they do, hospitals, hotels, philanthropic homes, boarding schools, etc. Although this particular industry is specially suitable for blind labour, I question whether there are in Birmingham twenty mattresses that have been made by the Blind.

I am very grateful to my fellow superintendents who have sent and are sending orders for goods made in the Birmingham Workshops, and will reciprocate as far as possible. I am told that orders have been received for goods at some Institutions, and those not made by the Blind supplied, although a telephone message or telegram would have been all that was necessary in order to obtain them from another Institution where the special kind of work is undertaken. This is a deplorable state of affairs, and should be obviated.

I am writing strongly on this point, because it is an important one. On my part I shall be prepared to welcome any arrangement to bring about an alteration in this respect.

BAD DEBTS.—The losses from this cause should be closely reviewed. Doubtless, credit is indispensable, but should be liberally given only when the greatest confidence exists. Losses may be kept at a very low point by careful study and a strictly private enquiry. The day has vanished, and rightly so, for large business concerns to give unconditional credit. To-day the successful trader turns over his capital much more often than he did even ten years ago. More alertness is necessarily displayed. Customers have very peculiar ideas as to the payment of accounts—indeed, some have no ideas at all, and pay when and how they will, unless forced to do otherwise.

A good method of dealing with new customers is to treat them on the "doubtful" side, when orders are sent and credit is required for amounts exceeding £2 in value, until enquiries prove that all is in order. Subscription to a Private Enquiry Agency is helpful and amply repays the fee. A "Black Book" is useful, and those who unduly delay settlement of accounts should be promptly and judiciously dealt with. It is rare that extreme measures have to be taken at the Birmingham Institution by appealing to a County Court, but I am one of those who believe that a threat to do so should not be issued unless it is carried out.

This question has received most careful consideration, and on going into the figures I find that the percentage of bad debts to turnover at the Birmingham Institution is about 2s. to every £100 of business transacted.

Sympathy with customers' inability to make payments should be judiciously exhibited. This is a very important factor and acts in more than one direction.

Purchases.—There is no department that contributes more to the success of a business than the one governing the purchase of materials, stock and supplies. It is of paramount importance, and calls for the greatest care and judgment in organization and management. Certain it is that to buy successfully it is necessary to be well acquainted with markets, to possess a great deal of technical knowledge and tact, and also to have the courage to say "yea" or "nay" at the right moment. By exercising vigilance in issuing orders the item "Goods purchased" appearing in the balance sheet at the end of the year will show a reasonable figure, but if laxity exists the opposite effect will assuredly be the result. A good plan

is for a requisition sheet, book, or card to be kept by the heads of departments. This should be submitted to and approved by the Superintendent before orders are issued, and should apply to small requirements as well as to costly ones.

The cost of production while the work is in progress mothers the profits. If goods are not obtained at the lowest possible rate the children of "cost of production" are bound to be unhealthy. Personally I should like to see a system introduced whereby all Institutions could purchase materials from one and the same source; thus the advantage should be great. What is there to prevent firms of high repute being invited to tender for deliveries to any part of the country of all the materials needed by Institutions? bination in regard to purchases is most desirable. The suppliers would welcome such a proposal, realizing as they must that orders from Institutions are valuable assets because of the certain and prompt payment of accounts. To my mind it is certainly not unreasonable to anticipate lower prices for the quantities it would be possible to order under such an arrangement. Discounts for prompt payments should be embraced, and a reliable staff engaged to check and prepare accounts. Railway accounts need special attention, and the freightage checked immediately goods are received. Experience proves that in many instances weights are inaccurately recorded by Railway Companies.

Wherever it is possible, materials and goods should be purchased from blind people who are in business for themselves, always provided that the price and quality are equal to those for goods obtainable elsewhere.

Records of purchases should be kept. They are of great value, and are reviewed in Birmingham monthly. Separate records of purchases of factored or manufactured goods should also find a place in the office.

Costing.—I have already referred to "cost of production," and repeat that while goods are being made the cost of production "mothers the profits." Satisfactory results will follow an efficient system of costing. What is the meaning of "an efficient costing system?" Briefly summarized, it is a printed form, preferably the card system, carefully prepared and showing the following particulars:—Name and address of customer; date order was received; description of goods ordered; cost of materials; wages paid; prime cost; dead charges in producing; selling price; profit on cost; profit on returns. There should also be similar cards giving particulars as to manufacture, such as—purchasing record; manufacturing record; customer's record. The back of the cards could be used for special notes.

The individual responsible for posting particulars should be capable, keen, reliable and confidential. In other words, he should

possess the necessary qualities required for a post as private secretary. In addition he should be a real live encyclopædia on matters relating to purchases and sales. Such clerks exist, but command good salaries; they should receive adequate remuneration—it pays!

In close relation to costing is the consumption of gas and water. Meters should be examined weekly, and when necessary the readings taken more frequently.

The foremen of the various departments should be constantly watchful, to prevent waste in materials issued and in those used. As workers are employed at piecework rates, it is desirable for materials to be weighed when handed to them. It must be acknowledged that there is necessarily a deal of waste in materials in our shops in consequence of the affliction of the workers, but this can be reduced to a minimum by weighing out and sorting materials. There are difficulties in this direction, but they are not insurmountable. The majority of people can solve an easy problem, but the greater the difficulty the sweeter the triumph. To remain in an antiquated groove may be convenient at times, but it is not business.

Again, a keen eye should be kept upon the postage and telephone accounts. Invoices should be issued promptly, and not several days after the goods have been delivered. Accounts should be rendered monthly and punctually, and what is more to the point, the whole of them should be reviewed at least once a month.

DEAD CHARGES.—These exist in every business, in direct and indirect form, but probably more so in trading departments of Blind Institutions. They should not be overlooked when fixing selling prices. In making this statement I am mindful that it is a very difficult task indeed to obtain work for the Blind all the year round.

Dead charges are classified as follows. DIRECT—Printing and stationery; rent, rates and taxes; fuel, light and cleaning; repairs; postages; telephones; travelling expenses; freightage; carriage; stabling and vans; gas engines; etc., etc. Indirect—Wages for superintendence; management and clerical staff; canvassing; van The percentage of "Dead charges" relating to the above classification may be said to vary according to the department. For instance, the delivery of baskets and chairs calls for more time and van space than is the case with brushes, mats, or knitted goods. It follows, therefore, that a greater proportion of van expenses or carriage should be charged to the Basket Department. instance: there is very little delivery necessary in the Boot Department at Birmingham, because of the simple fact that the boots made and repaired are for our own pupils. Consequently the percentage of dead charges is particularly small in relation to van expenses or carriage.

The postages, stationery and telephones, also the salaries of the Trade Manager, Traveller, Clerks, etc., etc., should be apportioned according to the ratio of the amount expended or time given under these respective headings to the department concerned. These items should be reviewed annually and adjusted where necessary.

Wages, being paid at piecework rates, should undoubtedly be regarded when fixing the selling prices. Primarily, piecework rates depend upon the time occupied in executing a certain quantity of work, but it must not be forgotten that time has been expended in the oversight of that work, therefore the administrative expenses incurred are proportionate to the wages paid, and not to the prime cost, which is really wages paid and materials used. It is evident that the value of the materials used does not affect the actual expense of the manufacture of goods, wages being regulated and the value of materials varying considerably. The "dead charges" should therefore be estimated on wages paid. Let us take the concrete case of bass brooms, made of Bahia bass at 56s. per cwt. and contrast some similar brooms of African bass at 37s. per cwt. cost of production—that is, workmen's wages and dead charges, are practically the same. Such being the case it is obvious that the principle would be wrong if the same percentage of dead charges were put on the total of wages and materials (prime cost) in both instances. Again, in mat-making, consider the different qualities of The materials used vary greatly in value. So do the wages. But a worker does not spend so much time making a second or third quality mat as he does in making one of the best quality. These points are of vital importance in costing.

Depreciation in Value of Tools, Machinery, etc.—I am conscious that this is a subject on which there are many differences of opinion. Probably the majority of manufacturers will agree that a depreciation of 10 per cent. on the total of machines, tools and equipment is a satisfactory method. A better system would be to depreciate the value according to circumstances. The following table demonstrates my meaning:—

(1)	Fixtures, tables,	etc.	•••				10%	depreciation.	
(2)	Harness and sta	ble req	uisites					,,	
(3)	Horses	•••		• • •			20%	,,	
	Mat looms and					$7\frac{1}{2}\%$ t			
(5)	Machinery	•••		•••				and upwards	
						(accord	ing to	wear and tear.)	
(6)	Tools			•••	• • •	•••		ditto.	
(7)	Vans and carts	• • •					10%	depreciation.	

It will be seen that the percentages vary considerably. Why? Because it is reasonable to expect fixtures, tables and looms to last for ten years—ergo 10 per cent. depreciation. Harness, being used in all weathers, will not last much longer than four years, which explains the depreciation figures of 25 per cent. The marketable value of a horse falls rapidly, especially when the animal is constantly used. The redemption period of the purchase-money is at a moderate computation six years, but it is safer to assume only five years.

Again, through misfortune a horse may become incapacitated at any time. It will be seen, therefore, that for horses a higher percentage of depreciation is desirable than that for fixtures, looms, etc.

Due regard should be given to the wear and tear of machinery, tools, etc. As an illustration: a machine used only six hours per week will last at least nine times as long as one in constant use for a working week of fifty-four hours. It follows, therefore, that when considering the question of depreciation this point should not be overlooked. These remarks also apply to certain tools and equipment, especially to those which are costly to replace. Machines, like most things, will wear out. At the annual stock-taking, therefore, depreciate the value on a reasonable basis, so that ultimately the machines may be scrapped, or "superannuated," and this after a reasonable period.

Records of depreciations are invaluable. They should show the date of purchase, the net cost of the goods, the degree of depreciation, and the value at the beginning of the trading year.

The percentage of depreciation should be deducted from the net cost of the article at the time of purchase, and not from the value of the article when last depreciated. For instance: a gas engine costing  $\pounds$  100, at the end of a year's working, less 10 per cent., is valued at  $\pounds$  90; at the end of the second year, less the same percentage of the original cost, it should be valued at  $\pounds$  80, and so on.

The cost of any subsequent repairs should be added to the initial or purchase cost before calculating the percentage of depreciation.

STOCK-TAKING.—Where so many departments are involved, and the kinds of goods manufactured are so varied, the annual stock-taking is no light duty. Much may be done to reduce the amount of labour and clerical work by systematizing the records of stock a month or so before the end of the financial year; indeed, the amount of detailed clerical work required for stock-taking purposes should be ever borne in mind, and if this be done it will materially assist in reducing the time required to be devoted to stock sheets.

All goods should be valued at prime cost, that is, the amount of wages paid and the cost of materials used. Under no circumstances should a percentage, however small, be added to prime cost.

Goods which have become obsolete or damaged should be listed accordingly, and considerably depreciated.

A reliable check of the stock sheets is imperative, and care should be taken that everything is included. Unless an effective system is inaugurated, some articles, tools, etc., etc. are likely to be overlooked.

CLEANLINESS.—Too much attention cannot be given to this point. Every effort should be made to see that it exists not only in

the shops but in the workers themselves. I like to feel that anyone may pay a surprise visit to our Institution and shops and find everything in order.

Time Recorders.—In order to inculcate self-reliance as far as is possible, time recorders have been introduced into the Birmingham shops for the men workers. There are many on the market. Those we have in use are known as the "Bundy." They are quite satisfactory and are of very great value in connection with the Blind Workers' Wage-Augmentation Scheme existing at the Institution. When these recorders were first introduced, the erroneous impression was spread amongst the workers that a system of fines would follow in cases of unpunctuality. I am glad to say that so far we have been able to do without fines, and I hope that this state of things will continue.

The rules to be observed by day workers at the Birmingham Institution may be of interest, and are as follows:—

- (I.) APPLICATIONS FOR EMPLOYMENT.—Applications for employment must be made to the General Superintendent, and those selected for employment must be examined by the Hon. Oculist, and the Hon. Medical Officer; they must also provide satisfactory evidence as to character and conduct, and serve a period of probation at such work and on such terms as in each instance shall be arranged.
- (2.) CONDITIONS OF EMPLOYMENT.—When it has been decided to give employment to an applicant, these Regulations will be read over to him by the General Superintendent, and he must sign a book containing a copy of them as a record of his willingness to accept the conditions of employment enumerated therein. A copy of the Regulations will then be handed to the applicant.
- (3.) TERMS AND HOURS OF EMPLOYMENT.—The engagement will be subject to a week's notice on either side, and the hours of employment will be as follows:—Males, 8 a.m. to 1 p.m.; 2 p.m. to 5 p.m.; 5.30 p.m. to 7 p.m. Females, 9 a.m. to 1 p.m.; 2 p.m. to 4.30 p.m.; 5 p.m. to 7 p.m. On Saturdays the hours will be:—Males, 8 a.m. to 1 p.m. Females, 9 a.m. to 1 p.m. Exceptions will be made in special cases, which must, however, be approved by the Committee. During the hours of employment, workers are to remain in their respective workshops, and must not leave the premises or receive visitors without the leave of the General Superintendent. Male workers must record the time of their arrival and departure in the Recorders provided by the Committee.
- (4.) WAGES.—Wages will be paid on Fridays up to the previous Wednesday night. As a general rule workers will be paid on piecework, according to the average standard rates existing in the district for their class of work and according to the amount and quality of the work done by them.
- (5.) AUGMENTATION OF WAGES,—Augmentation of wages will be paid in accordance with the scale or scales approved by the Committee from time to time.
- (6.) Names and Addresses.—The names and addresses of workers will be entered in a book kept for the purpose, and changes of residence must be reported at once to the General Superintendent.
- (7.) ABSENCE FROM WORK.—Workers absent from any cause must send notice immediately to the General Superintendent, otherwise they will be considered as having terminated their engagement.

- (8.) DISCIPLINE.—Prompt obedience must be given to the General Superintendent, the Trade Manager, and the Foremen. Any alleged grievances may be reported verbally to the General Superintendent, who will deal with the matter, and if necessary, or on request bring the same to the notice of the Committee.
- (9.) MISCONDUCT.—Workers guilty of idleness, insubordination, improper or disrespectful language, wasting materials, disorderly or improper conduct, want of cleanliness, spitting, smoking, or using lucifer matches or lighting materials without authority, will be liable to dismissal.
- (10.) INTEMPERANCE.—Intoxicating liquors will not be allowed on the premises. Any worker guilty of intemperance will be suspended by the General Superintendent pending the decision of the Committee.
- (11.) VISITING MEMBERS OF COMMITTEE.—Members of the Committee are not to be visited by workers either at their residences or places of business.
- (12.) INFECTIOUS DISEASES.—When infectious diseases occur in a house where any worker lives, notice thereof must be given to the General Superintendent at once, and no such worker is to return to the Institution until he has received permission to do so from the General Superintendent. Any worker infringing this regulation will be liable to instant dismissal.
- (13.) Soliciting Alms.—Workers proved to have been guilty of soliciting alms will be suspended by the General Superintendent pending the decision of the Committee.
- (14.) MARRIAGE.—Any worker marrying without having obtained the approval of the Committee will be considered to have terminated his engagement.
- (15.) HOLIDAYS.—The Committee will determine from time to time the holidays for the workers during the year in addition to Bank Holidays.
- (16.) INTERPRETATIONS.—The term "General Superintendent" will apply to the Trade Manager during the absence of General Superintendent, and to the Foreman when neither the General Superintendent nor the Trade Manager is present. The term "he" shall include a female worker.

Insurance.—When the National Health Insurance Act came into operation my Committee were hit very hard, as indeed all employers of labour were, but more so the Committees of Institutions for the Blind because of the low wages earned by some of the workers. There is no doubt in my mind that the benefits of the National Health Insurance Act, 1911, have been a real comfort to many blind people.

Three years ago we ceased to pay to an Insurance Company a premium for protection against claims under the Workman's Compensation and the Employers' Liability Acts. At the time something like £40 per annum was paid in premiums for this purpose, but on going into the question of claims it was discovered that the amount of two or three pounds per annum met the case. The Committee therefore decided to establish a Sinking Fund and to contribute annually the amount of £50. Three contributions have been made, and after allowing for claims and compound interest, there is a credit balance of £151 5s. 8d. It is true that there is a certain amount of risk, but events have proved up to now that the step was not an unwise one.

FIRE ALARMS.—An effective fire alarm should be installed in all workshops; also extinguishers, which may now be purchased at a reasonable price.

STAFF.—Enterprise should be encouraged amongst the staff-Do not reserve praise for an epitaph on the tombstones of worthy officers. Let them know how much you appreciate their services. In many ways this may be done, apart from the most practical one of an adequate salary in return for the work in which they excel. Let them feel that the interests of the Institution are the interests of the Committee, and should be theirs too, and that initiative is not intuition. I am quite certain that they will then co-operate with a view to attaining the highest point of efficiency.

Office Routine.—To be successful in business nowadays is to be up-to-date, and enterprise will bring one to that point.

We now enter goods direct into the day book with the aid of an Elliott-Fisher Typewriter. The invoice itself forms the original, and the day book contains the manifold or carbon copy. The design of the invoice form is arranged so as to economise space. The day books as received from the makers contain absolutely blank leaves. The manifold impressions from the typewriter appear on alternate pages. When the end of the book has been reached in this manner the reverse side of the leaves is used. Besides the economy effected in the saving of wages of a clerk who would be required to write the invoices were it not for the special kind of typewriter, there are two points decidedly in favour of the system—these are (1) neatness in the appearance of invoices, and (2) less possibility of mistakes through hand-writing.

The card ledger is a distinct improvement upon the book ledger. Being easy of access it is a time saver; it is also economical and occupies less space.

Smartness in the execution of orders is much to be desired, and those which cannot be despatched in two days should be acknowledged and an intimation given as to the date on which delivery may be expected. Record of orders should be preserved for at least four years. It is unbusinesslike to have to confess that a certain order cannot be traced, when a reference of recent date is given to it by a customer.

I am a firm believer in the method of assembling the heads of the various departments every morning immediately after the letters have been opened. It is unnecessary to keep all while the business is being transacted—a wise procedure is to deal first with that department for which there is least amount of business, in accordance with the discretion of the one dealing with the correspondence. All letters should be to the point, and too much detail avoided. In regard to correspondence and work among the Blind, it is much to be regretted that the services of blind typists are not enlisted in several Institutions. From my own experience they are quite expert in this particular kind of work. It is a calling that is most suitable for a blind man or woman of average intelligence who has the pertinacity and ambition to excel; besides, it is an occupation which calls for a reasonable remuneration. I very much hope that the remarks on this point may be the means of a few more blind typists finding employment. A note on the foot of letters to the effect that they have been typed by a blind clerk creates interest the first time it strikes the eye of the recipient, and such interest generally leads to a practical result.

GENERAL.—Signs are not wanting that many of the Blind have been encouraged to think that they as a class are more clever than the seeing. What a mistake! How very impolitic! The cause of the normal and sub-normal blind has been much hampered by such statements. No one will doubt that in many instances blind people are clever, but I am convinced that it is a mistake to say that they are more so than their more fortunate brethren.

The vicissitudes of trade are ever with us, but the dominating factor which should be, and doubtless is, prominent in the minds of those responsible for the management of workshops for the Blind, is that work must be obtained for those engaged in the shops, in order to prevent their enforced idleness.

Conclusion.—It is an arduous task to find suitable work for the Blind, but I am greatly encouraged by sincere expressions of appreciation from the committee whom I serve, and of gratitude from some of the Blind under my control.

I should be wanting in courtesy if in closing this article I failed to say that I am most thankful to the Editor of the *Braille Review* for allowing me the privilege of giving my views on this all-important subject.

I cordially invite criticisms, and shall indeed be grateful for any enlightenment on the points raised.





